

NOW READY.
THE CHRONICLE AND DIRECTORY
FOR 1875.

THIS Work, in the THIRTEENTH
year of its existence, is
NOW READY FOR SALE.

It has been compiled and printed at the
Daily Press Office, as usual, from the best
and most authentic sources, and no pains
have been spared to make the work com-
plete in all respects.

In addition to the usual varied and
valuable information, the value of which
"CHRONICLE AND DIRECTORY for 1875"
has been further augmented by a

CHROMO-LITHOGRAPH

OF A
PLAN OF VICTORIA, HONGKONG;

THE FOREIGN SETTLEMENTS OF
SHANGHAI.

A Chromo-Lithograph Plate of the
NEW CODE OF SIGNALS IN USE AT
THE PEAK:

also of
THE VARIOUS HOUSE FLAQS
(Designed expressly for the Work);

MAPS OF HONGKONG, JAPAN.

THE SILK WORM DISTRICTS,

THE ISLAND OF FORMOSA,

AND OF
THE COAST OF CHINA;

ALSO, THE
NEW CODE OF CIVIL PROCEDURE—
HONGKONG;

besides other local information and statistics corrected to date of publication, tending to make this work in every way suitable for Public, Mercantile, and General Offices.

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Hongkong, 2nd January, 1875.

The Daily Press

HONKONG, MAY 18TH, 1875.

We learn with satisfaction that it is pro-
posed to raise a memorial fund in Shanghai
to the late Mr. MARSHALL, the victim of Ori-
ental treachery in Yunnan. The subscrip-
tion is limited to \$6, but any sum from one
dollar up to that amount will be received.

A considerable number of signatures have
already been obtained, and it is hoped that
handsome sum will be subscribed. The
form of the memorial has not yet been de-
cided on, but it will probably take the
form of a stained window in Trinity
Church, a tablet, or a piece of statuary in
some public building. "Mr. MARSHALL had
many friends in Shanghai, where he was
well-known, but the subscriptions to the
memorial are not, we believe, limited to that
port. Sympathizers in his sad fate and
admirers of his gallantry here and in the
various Treaty ports can no doubt, if they
choose to do so, join the movement. The
present day is marked by a strong apprecia-
tion of the merits of departed worthies, and
however much a man may be neglected in
his lifetime, he is sure, if he has achieved a
reputation, to have posthumous honours
paid him. Real genius or valour seldom
comparatively goes unrewarded now, how-
ever, compared with former times. In these
particulars the age we live in contrasts very
favourably with the days when heroism was
passed by when shown by a scion of the
aristocracy, and when the literati were more
dependants of the capricious bounty of titled
patrons. If anything there is a tendency to
go too far in the other way, as witness the
lavish manner in which honours have been
showered upon the 'victors' of Coonan. Poor
MARSHALL's hapless fate will deserve
commemoration, and we cordially approve
of the effort being made to show honour to his
memory.

It is much to be feared that the facilities
afforded to thieves to dispose of stolen prop-
erty by the pawnbrokers in Hongkong
tend to encourage dishonest practices among
the Chinese. It has become notorious that
the pawnbrokers impede rather than further
the efforts of the police, and they seem to
have few scruples in receiving goods, no
matter by whom offered. Of course there
are notorious exceptions, and now and then
we find a pawnbroker aiding the cause of
justice, as in the case of the robbery from
the O. S. S. Company's steamer *Antenor* the
other day, when the pawnbroker to whom
the prisoners offered the stolen watch and
chain had him arrested. But in the major-
ity of cases the pawnbrokers have exhibited
a disposition to shield the culprits, or, at all
events, to give as little information respecting
them as they could. This is much to be
regretted, since there can be no doubt that
most stolen property finds its way, sooner or
later, to these establishments. A case was
heard only yesterday at the police court, il-
lustrating the loose manner in which the
pawnbrokers conduct their business. In
fact we may safely say it is more than
loose; and in this particular case
was a decidedly questionable transaction.
Police Constable Ross lost or rather had his
watch stolen. Particulars were sent to the
pawnshop, stating the number and the name
on the watch. There was, however, one
error in description, the watch was stated to
have a double instead of a single case. But

the name engraved on it ought to have
been sufficient for identification, and the
pawnbroker was most remiss, if nothing else,
in not making inquiries before receiving it.

The magistrate was of this opinion, and
severely reprimanded him. What was much
more to the purpose, since it is calculated
to produce a more abiding effect, was the
order he made that the pawnbroker should
deliver up the watch, without the money ad-
vanced in it being refunded. It is to be
hoped Mr. MAY will in future in such
cases always prescribe treatment of this
character. It will go far towards
effecting a cure. Pawnbrokers will be
more wary of accepting pledges from
characters they know to be suspicious. They
will not willingly incur loss for the sake of
obliging or protecting even a countryman
from the consequences of folly or crime.

The Chinese are, however, intensely clan-
ish. They will hide the ill-forts and
peculiarities of their countrymen whatever
practised on Europeans until they are com-
pletely to speak out. An instance of this
occurred a few days since. A gentleman in
this colony lost a revolver, and though his
servants were fully cognisant of the robbery
and knew very well who had taken it, they
would not split on the culprit until means
were taken to compel them to do so. It is
provoking to find, after treating servants
kindly and generously, that they frequently
only regard Europeans as lawful prey, to be
duped and plundered whenever it is safe to
do so. With too many, however, this is the
state of the case. In some instances the
Europeans are undoubtedly unreasonable;
there are various little odds and ends which
the Chinese servants regard as their legitimate
perquisites, and it is not always wise to deny
them such trifles. Their ideas of men and
beasts are so ill defined that if they are not
allowed to make a few cuts in this manner
the chances are they will indemnify themselves
by pilfering articles of some value. It
is not well to draw the rein too tightly. The
Chinaman must, if possible, indulge his pro-
pensity for making a few dollars somehow.

The best thing, therefore, is to treat servants
generally, and leave them to collect the un-
considered trifles, which, as a rule, the house-
holder will never miss. When, however,
cases of downright dishonesty and betrayal
of trust really occur they should be severely
punished, and the Chinese servants taught
that their master's interests should be con-
sidered by them as their own.

The American bark *Jane* cleared yesterday,
at the Harbour Master's office, for Canton,
where she will be broken up.

A Marine Court of enquiry will be held at
the Marine Magistrate's Court this morning at
10 o'clock to enquire into the circumstances
of the crowding of the steamship *Viking* on the
Bomby shoal.

The *Viking*, a Malacca man, residing in Lascay,
was charged a man, named Akwan, with rob-
bing his children in her own house, of three
silver bracelets.

The prosecutor said this morning she opened
the door to let in the coolie. She went to the
cook house and her female servant said she saw
a man. She then saw one herself and thought
it was the coolie. The servant said she saw a
strange man down stairs. She went up to the
household when the children were robed of
their bracelets. She went down stairs and saw the
coolie running away. She went out soon
after to make a report at the station, but on
the road she was passing a silversmith's shop
when she saw the prisoner sitting down in it
and the bangles on the counter. She seized
him when the prisoner knocked her down.
She recovered the struggle with him and he was
arrested.

The female servant identified the prisoner as
the one she saw coming out of the children's
room.

The master of the silversmith's shop said the
prisoner had just come into the shop and offered
the bangles for sale when the prosecutor came
in and seized him.

Mr. A. Grey identified the prisoner as being
old and slender.

The prisoner admitted the charge, said he did
it for the purpose of raising a few more to
enable him to get out of the colony to his
native place.

His Worship told him he would get there
after punishment. He would send him to six
months' hard labour and fine him to recover
the sum of \$200, and if he was unable to pay
it he would be remanded to jail for six months.

Mr. F. Shon Pao Chau—Imperial Commissary
at the Arsenal—is the *Postoch* Herald,
hourly expected from Formosa. His
Excellency is officially specially charged with
the investigation and settlement of the Great
Northern Telegraph Company's claims. During
his powers were delegated to him by His Excellency from Peking.
He is now only awaiting the Commission-
er's return, to make known the result of their
deliberations.

We are sorry, writes the *Shanghai Courier*, to
hear from Newellang that Captain Adams of
the barque *Yorza* has been stabbed and severely
wounded by one of his crew. The *Coral* has
proceeded on her voyage to Swatow, under
the charge of her chief mate who holds a master's²
certificate. Captain Adams is at present confined
to the Consulate at Nanking, where he is
satisfactory to learn that he is recovering.

The preliminary investigation into the recent
French Bank Robbery in Japan has been
closed, through whom many of the犯人
had been arrested. The *Yorza* was captured
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six months.

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LITERARY AND ART GOSSIP.
The Soir has been transferred on Dr. Spitta, the eminent Orientalist at Hillebach, the office of librarian of the State Library in Cairo.
The French press for poetry for 1875, the subject of which was "Livingstone," has been gained by M. Gaillard, nephew of M. E. Augier.
It is said that art equals that Gustave Doré will receive £10,000 for illustrating Meister-Claud's magnificent pictorial edition of Shakespeare.
M. Georges, the Greek sculptor at Berlin, has translated "Tasso," "Jerusalem Delivered," into Greek verse, and dedicated his work to the King of Italy.
M. Hector Passard, formerly editor of the Soir, has been refused permission to establish a new political journal in Paris under the title of "The Journal."
The Museum of Painting of the Louvre has lately exhibited a complete portrait of Marie de Médicis and Henri IV., painted by Rubens the elder.

Mr. Anthony Trollope, the popular novelist and writer, is the guest of Mr. Gregory, the Governor of Cayenne, and has gone on a tour with His Excellency to Noumea and Bourail.
It is stated that a large landed proprietor in the neighborhood of Cork has offered to lend his ancestral seat to the Government for the use of the English Queen when you are escorting us.
As far as we have great reason to be afraid.

SECOND LETTER.—From the same to the same.

The official sent by the Won-

Monyang—via, Biwa Takheng-sheng—Shou-

Taheng-tsheng, and Lio Takheng-sheng—have

told us to write to you urgently to say that

the 3d Lubey-graw (2nd February) we

must remain with the English Kooles when you are escorting us.

If you do not do so, and if in consequence thereof

any of your men are wounded or killed;

as they have told us, so we write.

As far as we have great reason to be afraid,

we will remain with you.

The attack will be made at night on the 3d Lubey-graw (2nd February).

Above 5,000 and about 4,000 men are collecting and surrounding you. We think it will be wise for you to retreat.

Translation of a statement of Gua Hinaw, a Burman Scout who was sent with Mr. Murtry to Man-wien—dated 5th Lubrey-graw of Tabodowai 1236 (25th February, 1875).
I was sent from the fifth guard-house, with Gua Hinaw and the Laya Pauwina Maran, to see what was going on. We went to the forest (Tabodowai) house. We slept there, and the next day we wanted to Man-wien. On the 1st Lubey-graw (25th February), the Chinese officers killed Mr. Murtry and five Chinese. The Chinese officers said to Gua Hinaw and Gua Con—“You must send some one to tell the Burmans to separate from the Kooles, and give up our guns.” I accordingly gave up our guns. I wrote to the Chinese, saying “We left Man-wien on the 1st Lubey-graw (25th February). At Ternau we met Yoon-seng-wang and Yoon-seng-tsheng, and the latter asked us if I would tell the Burmans to separate from the Kooles. I said I would.

Some Kakhengs of Taarai and the Chinese wanted to kill me, but because they said I had come from Man-wien, and Yoon-seng-tsheng ordered me to go at once and tell the Burmans to separate from the Kooles, so I made away.

On the road I met the Chinese officer, Shoukong, who said he was coming back from the fight between the Kakhengs and Chinese and the English. I ran away, and came up with the Burman force in Man-wien.

The death is announced of the Rev. Herbert Bushell, M.A., who died in the Marshes of Dorsetshire. Mr. Bushell was buried in the cemetery of the Rev. Sir R. Wilson, and of several other works.

The "Heaven Chinese" is to have another history—a more exciting one. The author of "The Heaven Chinese" is the name of Mr. Charles Island, the author of "Hans Breitmann" and one or two works on the German dialects. His work relates to the legend of the Chinese discovery of America in the fifth century, and will be entitled "Fu-Sang."

Mrs. H. Stowe's new novel, "We and Our Neighbors," to be published in England in a few days before its appearance in America, is a very interesting and instructive story. A recent account of Mrs. Stowe's services here as willing to receive any visitors, but taking no further notice of their presence, being absorbed in the creation of her own brain.

The celebrated poet Hans Christian Andersen completed his seventh year on the 2d ult. He has received from the hands of the King the Grand Cross of the Order of the Dannebrog. Mr. George Eliot, and other distinguished persons have sent him gold and telegrams of congratulation arrived from all parts of the world. Mr. Andersen's health is unsatisfactory.

The "Daily Mercury" says—The early home of Mary Howitt, the authoress, the property formerly of that lady's father, Mr. Botham, was offered for sale by auction at Uttoxeter the other day. After a warm competition the house was sold for £1,000 above the estimate of £2,000. The price paid, however, reflected a large price is no doubt owing to its being associated with the name of the lady mentioned.

The great picture that the Paris world is expecting from Gustave Doré at the forthcoming Salon, the subject of which has been made somewhat of a mystery, represents a scene in "Liberation." It is a work that has been in the artist's studio for many years, but has not been finished. M. Doré has at first had his characteristic illustrations of the Crusades and the work will be shortly published in Paris—*W.W.*

It was announced by the proprietors of "Sauders' New Letter" that that journal would cease to be published on the 31st March. At the last moment, however, another announced that he had put it in his pocket, that the paper had passed into the hands of a proprietor, and would be published as hitherto. "Sauders' New Letter" has been for 12 years a Conservative newspaper in Dublin, and for a long period was extremely successful as a commercial enterprise.

All readers of Asbury's literature are well aware that two Basque missionaries, Mr. Kubane and Mr. M. G. Wolsley, were captured at one of their outposts in 1869, and were not given up till Sir Genet Wolsley was known to be advancing on Coonciscoe. The diaries of Messrs. Kubane and Ramseyer have been edited and published in Germany, and a translation of the work will shortly be published in London. We are informed that at one time the Basques could only keep up the record by shooting an old dog or preserved milk with a pair of scissars. *M.W.*

One of the most distinguished graduates of the University of Durham, the Rev. Samuel Payment, D.D., vicar of Whitwick, Leicestershire, died on the 1st ultimo at Paes from blood-poisoning. Dr. Payment graduated at Durham in 1843, when he took a first-class in Mathematics and Physical Sciences and a second-class in Modern Languages and Modern Law, and he also gained the first of the Merton Scholarships. He was a scholar of University College, and obtained the Chemistry and English Essay Prizes in 1839, the Geological Prize in 1840, and the Matby Prize in 1841. The living of Whitwick, which is in the gift of the Chancellor of the Duchy of Lancaster, is worth upwards of £2,000 a year, with house and 200 acres of glebe.

Mr. Bellwell, in his highly-published "Illustrations of the Life of Shakespeare," said that the last chance of finding Shakespeare's papers was to search behind the panelings of the old house of Lady Barnard, the grand-daughter and last legal descendant of Shakespeare. The late Abington Abbey, Northampton, which belonged to Lord Weston, and was owned by Dr. Thomas Finch, the Rev. Mr. Finch's widow, Lord Weston, and Dr. Finch had most kindly given leave that, at such time as may be made this season, at such time as in such manner as shall be convenient to the tenant, Mr. Hullwell, has generously undertaken to tear, the expense of the search, which will be conducted by an architect and engineer, and if any such attend his enthusiastic and zealous efforts to the very possible chance of discovering traces of our great poet, the result will be on what the seeker deserves. *Academy.*

We regret to record the promulgated death, at the age of forty-eight, of Mr. John Birns Philip, the eminent sculptor. He died, of bronchitis, on March 2d, at Merton Lodge, Cheltenham, after a short illness. His retrospective career, the life of a man who has occupied a large number of works for the decoration of the new Foreign Office, including the colossal statue of Her Majesty on the pedestal of the Statue of Liberty, and the figures, also the figures representing Geology, Geometry, Rhetoric, and Philosophy; the pediment of St. George's Chapel at Windsor; the Orpheus Memorial at Westminster; and eight of the House of Commons, the pedestal of the British Museum, the Memorial to Hyder Ali, representing Architecture, and Sculpture, consisting of eighty-seven life-size figures, also the figures representing Geology, Geometry, Rhetoric, and Philosophy; the pediment of St. George's Chapel at Windsor; the Orpheus Memorial at Westminster; and eight of the House of Commons, the pedestal of the British Museum, the Memorial to Hyder Ali, representing Architecture, and Sculpture, consisting of eighty-seven life-size figures, also the figures representing Geology, Geometry, Rhetoric, and Philosophy; 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Extracts.

HAIL! AND FAREWELL!
Hail! and farewell! Such is the final condition
Of earthly life;—such is the last we can part,
Joy pastime in realms of fiction!
Alas! my heart!

The flowers we gather either in the gardens;
On Betsy's creek a fadous lies down;
The hand we clasp grows throbbed in the clasping;
Hail! and farewell!

Hail! and farewell! The smile of welcome beams;
Brist as if alight upon lower lips.
In hope celestial, with golden dreams;
Joy pastime in realms of fiction!

No care to think that time, who looks so radiant,
Is disengaging fancy's magic spell.
To dust devolve all her fair pageant;
Hail! and farewell!

Hail! and farewell! This such a short-lived pleasure
Fades from vision like a transient wan;
We turn to gaze upon our new-found treasure,
And for 'tis ours!—Joy pastime in realms of fiction!

Mid the delights of earth, howe'er brief,
Still are we staled by fond Memory's knell
Ave! et cetera! Oh, my heart's before,
Hail! and farewell!

WAVE-GRADLED.

We sail toward evening's lonely star
That trembles in the tender blue;
One single cloud, a tiny star,
Burns with dull crimson through and through,
Sail snatching at the summer sky,
Lies low above the horizon's level;
How sweet to watch the splendid die,
Wave-gradled thus and wind-caressed!

The cool breeze freshens, less the spray;
The sun sets with golden cheer.
Upon the deck of bay
Lighthouses kindle far and near,
And through the morn deeps of the sky
Stal faint stars—slaters, while we rest
In deep refreshment thou and I,
Wave-gradled thus and wind-caressed!

How like a dream of earth and heaven,
Such hours of darkness, sky and sea;
The sun sets with golden cheer,
They quiet us that pass on us,
O ruling the moment's charm.
Thus dearst! We are at life's best
Folded in God's enwrapping arm,
Wave-gradled thus and wind-caressed.

SIR THOMAS MORE.

Both humorous and pathetic, it has been remarked, was that memorable interview between More and Mrs. Alice, in the Tower, when she, regarding his position by the light with which she had been endowed by Nature, advised him to yield even than to the king. "What the good-year, Mr. More?" cried she, hustling up to the tranquillized courageous man. "I marvel that you, who have been hitherto always taken for a wise man will now play the fool as to lie here in this close-fitting prison, and be content to be shut up thus with mice and rats, when you might be abroad at your liberty, with the favour and good-will of the king and his council, if you would but do as the bishops and best learned of his realm have done. And seeing you have at Chelsea a right fair house, your library, your books, your gallery, and all other necessaries, so handsome about you, where you might, in company with me, your wife, your children, and household, be merry, I must what, in God's name, you mean here thus fondly to tarry." Having heard her out, preserving his good-humour, he said to her with cheerful countenance, "I may then, good Mrs. Alice, tell me naughting." "What is it?" saith she. "Is not this house a near heaven as my own?" The two were thinking of very different things. Sir Thomas More had his eye on heaven. Mrs. Alice had hers on the right fair house at Chelsea.—*Cassell's Old and New London.*"

JOHN FOX.

At last he was openly charged with heresy, brought before the heads of his college, ordered to leave the town and county without delay, and informed that he had cause to be thankful for so lenient and merciful a sentence. From this he almost to his death the career of Fox was marked by a series of misfortunes, which probably assisted him in sympathizing with the sufferings of those martyrs whose trial he was so soon to put on record, and whose example, so far as it taught him patience in tribulation, he fully followed to his dying day. His first act, now that he was publicly branded as a heretic and an outlaw, and thus cut off from the enjoyment of his academic emoluments, was to apply for the assistance of his friends; but though he found many to support him in his secret discontent with the established religion and its officers, he could find none willing to defend him in his open hostility to the Papal rule. Even his mother and his father-in-law turned against him, and he wandered here and there in search of some employment by which to gain his bread, until at last he was brought by Providence under the notice of Sir Thomas Lucy of Charlecote, near Stratford-on-Avon, whose name has been rendered famous by its connection with the story of our greatest poet, and from whom he obtained the post of tutor to his sons. In this position he remained for an unknown, though certainly a very short period, in the course of which he married the daughter of a citizen of Coventry, and at the end of which, probably owing to the strict search then being made for outlawed heretics, he was compelled to seek safety, first with his wife's father, and afterwards, with his mother and father-in-law, by whom he was received at Boston for a month or two. After that, he disappears altogether from our ken, until we learn that, within a few months of the King's death, when the influence of the Queen and Cromwell permitted the Reformers to appear more openly, he was found in London, frequenting, in company with other persons unfortunately out of work, the precincts of St. Paul's Cathedral. His son related that as he was one day sitting in that building, "spent with long fasting, his countenance thin, and eyes hollow, after the ghastly spectacle of so much horror, there came to him one whom he never remembered to have been before, who, sitting down by him, and saluting him with much familiarity, thrust up his sum of money into his hand, bidding him be of good cheer, adding withal, that he knew no how great the misfortunes were which oppressed him, but supposed it was no light calamity; that he should, therefore, accept a good part that small gift from his countryman which common courtesy had forced him to offer; that he should go and take care of himself, and take all occasions to prolong his life; adding that within a few days new hopes were at hand, and a more certain condition of livelihood." The mysterious benefactor, whose identity was never afterwards discovered, was perfectly correct in his prognostication. Within three days after the transaction, the pressage was made good. Some one waited upon him from the Duchess of Richmond, who invited him upon fair terms into her service. It had so fallen out," explains the writer, "that not long before the Duke of Norfolk, the most renowned general of his time, together with his son, the Earl of Surrey, a man as far as may be imagined, of sincere meaning and sharp understanding, were committed to custody in the Tower of London, for what crime is uncertain. While they were in prison the earl's children were sent to the aforementioned amnesties, their aim, to be brought up and educated. Thomas, who succeeded to the dukedom, Henry, afterwards Earl of Northampton, and Jane, wife of Charles, the last Neville, Earl of Westmoreland, afterwards Countess of Westmoreland. It seems difficult to account, at first sight, for the selection of the Duchess of Richmond as the guardian, and of Fox as the tutor, of the children of the imprisoned earl, when we remember that both were familiarly known to ascertain the most advanced of Protestant principles.—*Some Famous Books.*

A KAFFIR JOKE.

A missionary lady, whose name need not mention, arrived from England and took up her residence at Edendale. She brought with her an unusually large troupe of under-wearing apparel. A Kaffir, knowing this, availed himself one evening of the opportunity, while the enthusiastic lady was preaching to a congregation of Hottentots, to get hold of certain portions of her under-clothing, which he thought must be becoming, and immediately ran off with them to show to my servant. I heard a great noise in the kitchen, and, on going out to ascertain the cause, there I behold a most ludicrous sight. A very large Kaffir was arrayed in the reverend lady's dresses, put on as a vest; he thrust an arm through each leg of the pantaloons, and the frills with which they were ornamental hung over his wrists. A chemise do not he had tied by the sleeves round his waist, as it kind of shirt, not being able to get inside it. Sketches of Life and Sport in South-Eastern Africa.

GETTING OVER DIFFICULTIES.

He (Lord Carteret) said, when all his other stories failed him, Ireland was a constant resource. During his stay there as Lord Lieutenant, there was no end of the ridicule with which it supplied him. Both he and Sir Robert Walpole were above money, particularly the former. Lord Carteret was more careless than extravagant. When his daughter, Lady Georgina, was going to be married to Mr. Spencer, much against the inclination of Sarah, Duchess of Marlborough—with whom he had been in great favour, but had lost it on some political account—he suffered the day to be fixed for signing the settlement and solemnising the marriage without any thought how he was to pay her fortune. His family, knowing that he had not the money, were under vast uneasiness as the day approached, and as far as they could venture, reminded him of it to no purpose, till the very day before Sir Worsley, Lady Carteret's father, came to him, and, speaking of the marriage, said he hoped he was prepared with Lady Georgina's fortune, because he knew the Duchess of Marlborough's violence and her aversion to the marriage. He said undoubtedly that it could not be supposed that he was unprepared. "Because, if you are," said Sir Worsley, "I have £25,000 at my bankers, with which I can accommodate you." He said—"Can you really? If so, I shall be much obliged to you; for, to say the truth, I have not a hundred pounds towards it." At one time he had an execution in his house, brought by a merchant to whom he owed £2,000. His coach, &c., were stopped. As soon as it was taken, he was a man in the hall whose face he did not recollect. It was the merchant. He went up to him, made a very gracious bow, and the man served him the day of his death.—*Life of William, Earl of Shrewsbury.*

IMPROVIDENT HABITS.

One of the great characteristics of town life at the present time is the alarming predominance of improvident habits. Look where we will, the test constantly appears. The spirit of extravagance has set in; no class in society is altogether exempt from it; and very few individuals regard it with unfavourable eyes. Upon the abstract argument, that every man ought to live within his means, there is tolerable unanimity; but immediately the proposition is reduced to its practical application the general principle is discarded, and each individual treats his own case as exceptional, and as governed by special circumstances. The result, as might be anticipated, is far from being satisfactory. Social barriers are being broken down and destroyed, not for the purpose of abolishing class distinctions and treating all as members of one great and homogeneous community, but merely to foster and perpetuate extravagant habits. Some people are so advanced in these views as to look upon a spendthrift as a benefactor of his species. They do not care to inquire how the money has been spent, or whether it has been employed productively; the mere fact of its having circulated is regarded by them as all-sufficient. There is a constant disregard, also, of that beneficial habit of laying by a store for a rainy day, of providing for less prosperous seasons, and of preparing for the time when labour cannot be pursued. The motto of the carversons—Be happy to-day, what care we for the morrow! is acted up to by men who in other respects are looked upon as possessing a fair share of worldly wisdom. The pretext for doing so is the very shallow one of keeping up appearances. They imagine, or at least profess, that they must spend precisely the same as their neighbours, keep up the same style, give the same parties and dress in the same way, or—they will lose caste. The question is, whether they can afford these luxuries, is never considered, and they would fain regard themselves as martyrs to circumstances, when in truth the deception can be seen through by all their friends. The unsuccessful merchant or trader imitates the ways and style of the successful one, greedy to the injury of his creditors. The evil does not, however, stop here. The same plan is adopted by the merchant's clerk, who affects a fine house in the suburbs, keeps a couple of servants, lives in good style, and entertains troops of friends. No one pretends that he can afford to do this, or that it can last for any considerable time; still, the system prevails to a considerable extent. The false notion of keeping up appearances serves as an excuse and a cloak for all manner of wasteful extravagance. We find, also, that it begets habits of a more criminal character which cannot be deplored. But why all this desire to appear richer than he really is? There is an end to all things, and those who live in this assumed and artificial style speedily realize the truth. Debt accumulates and means decay; and then these people, who have always stood upon their dignity and kept up appearances, take the cap-round to their friends for the purpose of obtaining temporary assistance. This must be very humiliating, and at the same time is unproductive of any permanent benefit, owing to their having contracted habits which are difficult to curb, and lead to greater excesses. The result generally is that the parties who adopt these unwise plans are the architects of their own misery. They can never hope to attain that proud position of being independent of work, they condemn themselves to perpetual anxiety, and though their labour may be incessant they will never reap the advantage of their industry. We regret to say that vast numbers of working men come under this category. Most skilled artisans earn sufficient brightly applied and wisely expended to enable them to place a small store away. This would soon accumulate, and bring with it the dawn of independence. Contrast this state of things with those who have in this assumed and artificial style speedily realized the truth. Debt accumulates and means decay; and then these people, who have always stood upon their dignity and kept up appearances, take the cap-round to their friends for the purpose of obtaining temporary assistance. This must be very humiliating, and at the same time is unproductive of any permanent benefit, owing to their having contracted habits which are difficult to curb, and lead to greater excesses. The result generally is that the parties who adopt these unwise plans are the architects of their own misery. 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